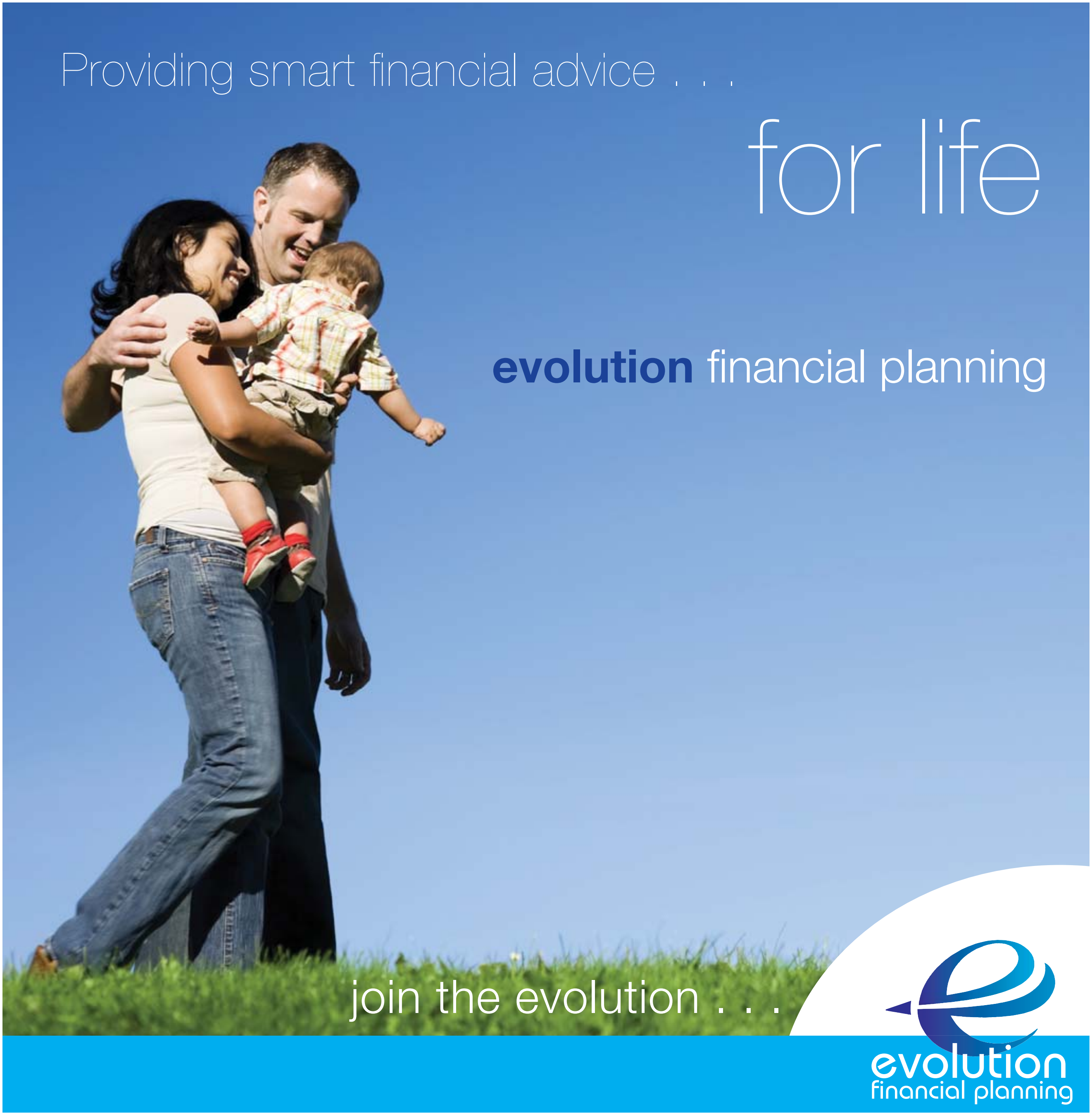

Providing smart financial advice . . .
for life
evolution financial planning
join the evolution . . .
evolution
financial planning

About **evolution** financial planning

Without specialist skills and experience, making informed decisions about managing finances, ensuring adequate superannuation, and investing wisely can cause undue worry and leave people potentially exposed to financial loss. Why risk it? The solution is to engage a professional financial planner with a proven track record, and relax.

Welcome to *Evolution Financial Planning*. Our role at Evolution is to listen to the needs of our clients, and develop a tailored financial plan that provides a comfortable financial future and peace of mind.

Through our delivery of professional, objective advice, we aim to give clients real financial security, and the ability to achieve their lifestyle goals.

Sound financial management is about being prepared for the future and engaging professionals with appropriate expertise to help achieve your goals. Welcome to Evolution.

The **evolution** difference

Our commitment

To help you along the way to financial stability and success, we provide the services of a trusted financial advisor who will provide straightforward advice which is customised to your unique individual circumstances. The advice that you receive is designed to suit your lifestyle and financial goals both now and in the future.

We take the time to analyse each persons financial circumstances, and provide tailored financial solutions.

Our clients

Evolution Financial Planning provides wealth management expertise to people from a broad cross section of professions and life stages, and welcomes approaches from those looking for professional solutions to their financial needs.

Our team

The Evolution team are very experienced in providing advice and developing strategies for protecting and generating wealth. Whether you are a sophisticated investor or a novice in the world of financial planning, our team will make you welcome and assist with all facets of your wealth creation needs.

James Cruz

CEO and Financial Planner, Evolution Financial Planning

James has many years of experience in the financial services industry, having worked for two major banks as well as a regional accounting practice. James established *Evolution Financial Planning* in 2005. His decision to focus exclusively on financial planning was a strategic one, designed to provide a personal, consultative service for clients with complex yet common problems.

James is a Certified Financial Planner and a member of the Financial Planning Association.

Our service

Financial planning comprises many different areas, and our job is to make a series of recommendations to help you successfully navigate your way through. Along the way, there are important decisions to be made, and we try to simplify these for you by providing sound, easily understood and impartial advice.

Most importantly, we put you in control of your finances, allowing you to cope with the unexpected arrival of difficult times, and to capitalise on the good times. You are prepared and in control.

You work hard for your money. We work hard to ensure your money works hard for you.

Our experienced team can provide quality assistance with the following areas:

Financial planning advice

- wealth creation
- cash flow management
- retirement planning
- investment allocation
- salary sacrifice and salary packaging
- superannuation strategies
- estate planning
- rollovers and pensions
- redundancy payout options
- margin lending
- taxation planning
- entitlements to government benefits
- debt management advice
- banking

Insurance advice

- life insurance
- income protection
- total and permanent disability insurance
- trauma insurance
- business insurance
- child insurance

Our service in action

Advice solutions

There are several stages involved in the process of becoming an Evolution client.

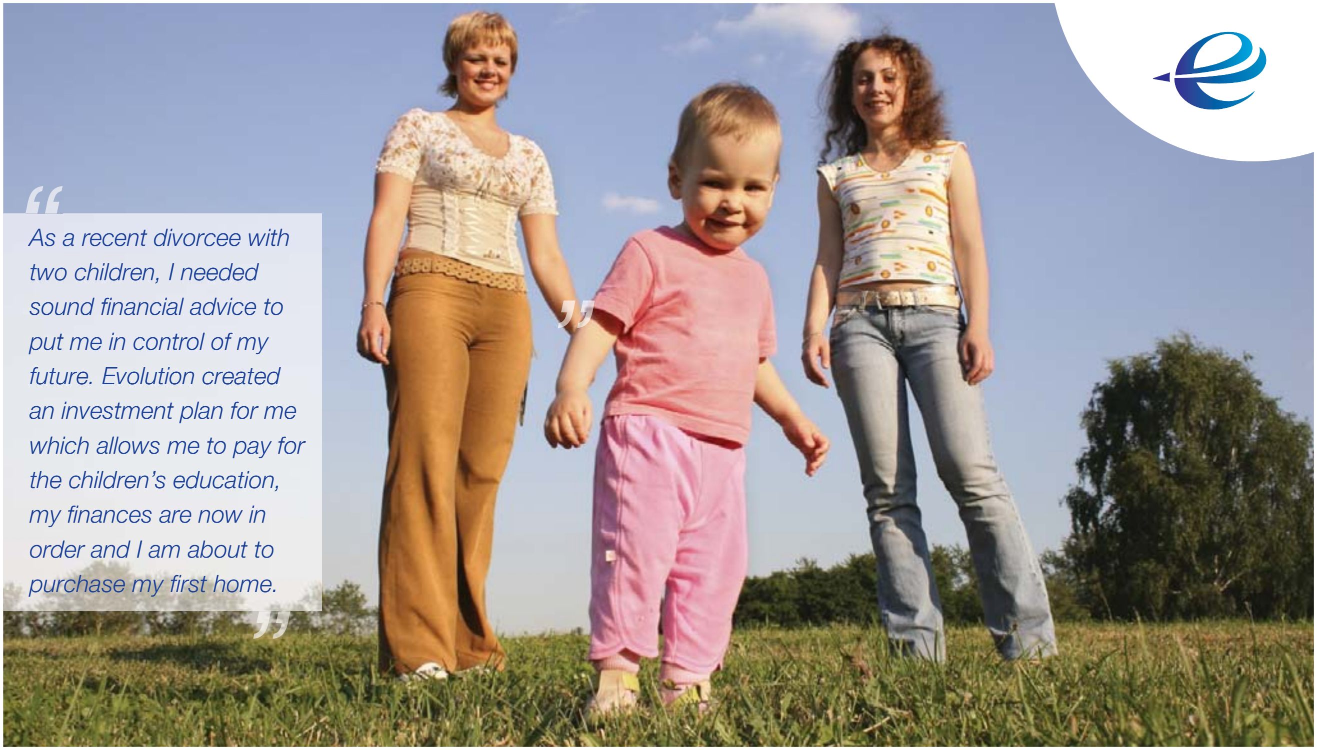
Stage one - initial evaluation
During our first meeting:

- we explain how we operate
- you learn what you can expect from us
- you decide whether you feel comfortable with us
- we decide whether we can enhance your financial situation and work together
- we explore the challenges and opportunities of your current and future life situation

These steps are important ones as we plan on forming a relationship that can last many years. If there is mutual consent that we can be of assistance, we then proceed to the next stage. There is no charge for your initial evaluation

Stage two - discovery
During the ‘discovery’ phase we learn what is important to you and gather information about your current circumstances, family, business, employment, finances, assets and liabilities. We ask you to identify your needs and objectives, your personal values, your lifestyle goals and career and retirement ambitions. We also investigate your attitude towards investment risk to develop an overall risk profile. We then review all information and identify issues that may impact your financial aspirations.

“I had the good sense to come to Evolution Financial Planning when they first opened, and have greatly increased the value of my investment portfolio and super through their assistance. I can now look forward to a comfortable retirement knowing my financial future is secure.”



"As a recent divorcee with two children, I needed sound financial advice to put me in control of my future. Evolution created an investment plan for me which allows me to pay for the children's education, my finances are now in order and I am about to purchase my first home."

Stage three – strategic advice

At this stage, we provide clients with a clear summation of information and issues identified during the 'discovery' phase, together with a course of action. Typically, our advice is derived from information sourced directly from you, as well as from other professionals such as your accountant and solicitor. Our advice will cover a broad range of protection, growth and financial management strategies. If appropriate, you will receive detailed cash flow projections, which will allow you to make more informed decisions about your options.

Stage four – implementation

Once you have agreed with our advice, we then arrange for implementation of your financial plan.

Evolution Financial Planning.
Smart solutions. Smart people.

Strategic partnership program

Our Strategic Partnership Program is designed to ensure that your financial goals remain on track over time, and as your personal circumstances change. The Program provides ongoing support through a number of initiatives:

- **Twelve month reviews** - Implementation of a tailored financial plan is only the first component of Evolution Financial Planning's dedication to achieving your financial independence. We like to conduct regular 12 month reviews to:
  - identify changes to your financial situation
  - review your lifestyle aspirations
  - review your portfolio and other outcomes of your financial plan
  - discuss further wealth management opportunities
- Wealth Management newsletter
- Wealth awareness briefings
- Induction program
- Evolution wealth folder and calendar of events
- Online reporting
- Portfolio tax reports

Relax. With Evolution Financial Planning, you have peace of mind about your financial future.

join the evolution . . .

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